

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: CYNTHIA NORWOOD

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Case No.: 07-02306

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/09/2007.
- 2) This case was confirmed on 05/14/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/18/2007, 02/04/2008, 11/26/2007.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/20/2007.
- 5) The case was dismissed on 05/10/2010.
- 6) Number of months from filing to the last payment: 39
- 7) Number of months case was pending: 42
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 2,150.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 58,080.65
Less amount refunded to debtor	\$ 1,036.88
NET RECEIPTS	\$ 57,043.77

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 3,000.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 3,933.89
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 6,933.89**

Attorney fees paid and disclosed by debtor **\$.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CREDIT ACCEPTANCE CO	SECURED	8,641.23	5,718.50	5,718.50	5,718.50	286.87
AMERICAN HOME MTG	SECURED	160,000.00	157,543.13	16,443.36	16,443.36	.00
AMERICAN HOME MTG	SECURED	16,000.00	21,434.56	15,749.55	15,749.55	.00
INTERNAL REVENUE SER	OTHER	6,000.00	NA	NA	.00	.00
ASSOCIATE AREA COUNS	OTHER	NA	NA	NA	.00	.00
D PATRICK MULLARKEY	OTHER	NA	NA	NA	.00	.00
US ATTORNEYS OFFICE	OTHER	NA	NA	NA	.00	.00
ROBERT J ADAMS & ASS	PRIORITY	3,306.00	NA	NA	.00	.00
AMERICAS FINANCIAL S	UNSECURED	570.00	571.93	571.93	.00	.00
PRA RECEIVABLES MANA	UNSECURED	2,520.00	3,382.36	3,382.36	.00	.00
AMERICAS FINANCIAL C	UNSECURED	575.00	NA	NA	.00	.00
ARNOLD SCOTT HARRIS	UNSECURED	720.00	NA	NA	.00	.00
MONTEREY FINANCIAL	UNSECURED	230.00	223.16	223.16	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	1,360.00	1,358.75	1,358.75	.00	.00
CARDIAC SERVICE	UNSECURED	310.00	NA	NA	.00	.00
AFFIRMATIVE INSURANC	UNSECURED	45.00	NA	NA	.00	.00
NATIONWIDE INS	UNSECURED	375.00	NA	NA	.00	.00
COMCAST	UNSECURED	125.00	NA	NA	.00	.00
MEDIACOM	UNSECURED	945.00	NA	NA	.00	.00
LIGHTHOUSE FINANCIAL	UNSECURED	500.00	2,578.35	2,578.35	.00	.00
PREMIER BANK CARD	UNSECURED	510.00	438.64	438.64	.00	.00
AAA CHECKMATE	UNSECURED	1,785.00	863.23	863.23	.00	.00
MCI COMMUNICATIONS S	UNSECURED	180.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
HELLER & FRISONE	UNSECURED	130.00	NA	NA	.00	.00
HOLY CROSS HOSPITAL	UNSECURED	2,125.00	NA	NA	.00	.00
MCI	UNSECURED	180.00	NA	NA	.00	.00
EVERGREEN MEDICAL SP	UNSECURED	90.00	NA	NA	.00	.00
EVERGREEN MEDICAL SP	UNSECURED	255.00	NA	NA	.00	.00
EMERGNCY ROOM CARE P	UNSECURED	515.00	NA	NA	.00	.00
EVERGREEN MEDICAL SP	UNSECURED	40.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	905.00	858.51	858.51	.00	.00
NATIONWIDE ACCEPTANC	UNSECURED	1,190.00	NA	NA	.00	.00
LOYOLA UNIVERSITY HE	UNSECURED	180.00	NA	NA	.00	.00
LOYOLA UNIVERSITY HE	UNSECURED	185.00	NA	NA	.00	.00
CINGULAR WIRELESS IL	UNSECURED	1,110.00	NA	NA	.00	.00
SPRINT PCS	UNSECURED	740.00	NA	NA	.00	.00
GECC	UNSECURED	420.00	NA	NA	.00	.00
OPTION ONE MORTGAGE	UNSECURED	NA	NA	NA	.00	.00
T MOBILE	UNSECURED	1,160.00	NA	NA	.00	.00
TCF BANK	UNSECURED	1,410.00	NA	NA	.00	.00
AT&T	UNSECURED	665.00	NA	NA	.00	.00
SECRETARY OF STATE	OTHER	NA	NA	NA	.00	.00
MIDLAND FUNDING	UNSECURED	865.00	NA	NA	.00	.00
PORTFOLIO RECOVERY A	SECURED	3,900.00	4,270.32	.00	.00	.00
HOLY CROSS HOSPITAL	UNSECURED	100.00	NA	NA	.00	.00
US DEPT OF EDUCATION	UNSECURED	7,345.00	7,417.20	7,417.20	.00	.00
US FAST CASH	UNSECURED	500.00	NA	NA	.00	.00
WASHINGTON MUTUAL PR	UNSECURED	1,465.00	NA	NA	.00	.00
RJM AQUISITIONS FUND	UNSECURED	NA	86.43	86.43	.00	.00
CITY OF CHICAGO PARK	UNSECURED	NA	1,195.50	1,195.50	.00	.00
ROBERT J ADAMS & ASS	PRIORITY	NA	.00	306.33	306.33	.00
ROUNDUP FUNDING LLC	UNSECURED	NA	181.49	181.49	.00	.00
NORTHWEST CAPITAL	UNSECURED	NA	1,963.05	1,963.05	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	NA	111.00	111.00	.00	.00
INTERNAL REVENUE SER	PRIORITY	NA	29,804.49	29,804.49	11,605.27	.00
INTERNAL REVENUE SER	UNSECURED	NA	13,476.25	13,476.25	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	16,443.36	16,443.36	.00
Mortgage Arrearage	15,749.55	15,749.55	.00
Debt Secured by Vehicle	5,718.50	5,718.50	286.87
All Other Secured	.00	.00	.00
TOTAL SECURED:	37,911.41	37,911.41	286.87
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	30,110.82	11,911.60	.00
TOTAL PRIORITY:	30,110.82	11,911.60	.00
GENERAL UNSECURED PAYMENTS:	34,705.85	.00	.00

Disbursements:

Expenses of Administration	\$ 6,933.89	
Disbursements to Creditors	\$ 50,109.88	
TOTAL DISBURSEMENTS:		\$ 57,043.77

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/12/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.